

United States Bankruptcy Court
Eastern District of North Carolina

In re:
Thomas Gregory Doucette
Debtor

Case No. 17-05250-DMW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0417-5
Date Rcvd: Nov 14, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:

NONE

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	Email/PDF: greg@tgdlaw.com	Nov 15 2022 05:09:00	Thomas Gregory Doucette, 311 E. Main St., Durham, NC 27701-3717
tr	Email/Text: ebn@ralch13.com	Nov 15 2022 05:09:00	John F. Logan, Office Of The Chapter 13 Trustee, PO Box 61039, Raleigh, NC 27661-1039
5747528	+ Email/Text: bkfilings@zwickerpc.com	Nov 15 2022 05:09:00	American Express, c/o Zwicker & Associates PC, PO Box 481918, Charlotte, NC 28269-5318
5747529	Email/PDF: bncnotices@becket-lee.com	Nov 15 2022 05:18:40	American Express, P.O. Box 98135, El Paso, TX 79998-1535
5786786	Email/PDF: bncnotices@becket-lee.com	Nov 15 2022 05:18:42	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5747530	EDI: APPLIEDBANK.COM	Nov 15 2022 10:08:00	Applied Bank, PO Box 70165, Philadelphia, PA 19176-0165
5747531	EDI: BANKAMER.COM	Nov 15 2022 10:08:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
5813907	+ EDI: BANKAMER2.COM	Nov 15 2022 10:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5747532	+ EDI: CAPITALONE.COM	Nov 15 2022 10:08:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5747533	+ Email/Text: bkl@firstcitizens.com	Nov 15 2022 05:09:00	First Citizens Bank, PO Box 28203, Raleigh, NC 27611-8203
5747534	EDI: IRS.COM	Nov 15 2022 10:08:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5747537	EDI: NCDEPREV.COM	Nov 15 2022 10:08:00	NC Department of Revenue, Office Services Division, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
5747535	EDI: NAVIENTFKASMDOE.COM	Nov 15 2022 10:08:00	Navient, US Department of Education Loan Servicin, PO Box 9635, Wilkes-Barre, PA 18773-9635
5784258	EDI: NAVIENTFKASMDOE.COM	Nov 15 2022 10:08:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5747536	EDI: NFCU.COM	Nov 15 2022 10:08:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
5848513	EDI: NCDEPREV.COM	Nov 15 2022 10:08:00	North Carolina Department of Revenue, Bankruptcy Unit, PO Box 1168, Raleigh, NC 27602-1168
5798735	EDI: PRA.COM		

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		Nov 15 2022 10:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5812336	EDI: Q3G.COM	Nov 15 2022 10:08:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5812335	EDI: Q3G.COM	Nov 15 2022 10:08:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5747538	EDI: SALLIEMAEBANK.COM	Nov 15 2022 10:08:00	Sallie Mae, PO Box 8459, Philadelphia, PA 19101-8459
5772456	+ EDI: SALLIEMAEBANK.COM	Nov 15 2022 10:08:00	Sallie Mae, PO Box 3319, Wilmington, DE 19804-4319
5747539	Email/Text: bankruptcy@wofco.com	Nov 15 2022 05:09:00	Southeast Toyota Finance, PO Box 991817, Mobile, AL 36691-8817
5747540	EDI: RMSC.COM	Nov 15 2022 10:08:00	Synchrony Financial, PO Box 960061, Orlando, FL 32896-0061
5780255	EDI: AIS.COM	Nov 15 2022 10:08:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5759879	+ Email/Text: BKRMailOps@weltman.com	Nov 15 2022 05:09:00	World Omni Financial Corp. Its Successor and, Assigns, c/o Weltman, Weinberg & Reis Co LPA, 323 W. Lakeside Ave Suite 200, Cleveland, OH 44113-1009

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Erich M. Fabricius	on behalf of Debtor Thomas Gregory Doucette emf@fabriciuslaw.com fablaw@parse2.bkccn.com
John F. Logan	skeighley@ralch13.com casefiles@ralch13.com;fbanks@ralch13.com

TOTAL: 2

Information to identify the case:

Debtor 1	<u>Thomas Gregory Doucette</u>	Social Security number or ITIN	xxx-xx-9437
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of North Carolina			
Case number: 17-05250-5-DMW			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Gregory Doucette
aka T. Greg Doucette, aka Greg Doucette

11/14/22

By the court: David M. Warren
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.